

AMENDMENTS TO THE CLAIMS

Kindly cancel claims 158-185 and add the following new claims.

1 186. (new) A method, comprising the steps of:
2 in a market for loans or lines of credit offered to consumers in which transactions
3 occur among market participants in distinct first and second sectors, providing intermediation
4 services for transactions in each of the two sectors;
5 the first sector being retail origination of the loans or lines of credit, the
6 intermediation services in the first sector including:
7 during an application process for loans or lines of credit offered by a plurality
8 of offerors, obtaining information describing applications made by a plurality of applicants
9 for the loans or lines of credit, the information relating to the qualifications of the applicants
10 relative to underwriting standards of a plurality of lenders;
11 storing the application information in a database;
12 submitting the obtained information for matching against underwriting
13 standards of the offerors;
14 matching the applicants' information against underwriting standards of a
15 plurality of lenders, and identifying to each applicant, from among those lenders having
16 underwriting standards that the respective applicant meets, an indicium of the identity of the
17 lender that has the best combination of low interest rate and fees; and
18 essentially contemporaneously with the closing of each of a plurality of the
19 loans or lines of credit, updating the database with information describing the closed loans or
20 lines of credit; and
21 the second sector being a secondary market for buying and selling of the loans or
22 lines of credit, the intermediation services in the second sector including:
23 providing intermediation services in the second sector pursuant to a
24 predetermined pricing schedule providing credits for transaction fees paid by a party for
25 intermediation of transactions in the first sector for redemption against fees payable by the
26 party for intermediation of transactions in the second sector;

27 offering to parties in the second sector real-time or near real-time access to the
28 information in the database, the offer being under a prearranged pricing schedule providing
29 reductions in the price of the information as fees increase for intermediation services
30 provided for transactions in the first sector.

1 187. (new) A method for performance by a provider of intermediation services,
2 comprising the steps of:
3 in a market for a class of financial products in which transactions for products of the
4 class occur among market participants in distinct first and second sectors, the first and second
5 sectors being origination and secondary trading of products of the class, providing
6 intermediation services for transactions in each of the two sectors;
7 a predetermined pricing schedule for the intermediation services providing credits for
8 transaction fees paid by a party for intermediation of transactions in the first sector for
9 redemption against fees payable by the party for intermediation of transactions in the second
10 sector.

188. (new) The method of claim 187, further comprising the step of:
offering information for sale to parties conducting transactions in the second sector,
the information being information captured in the course of providing intermediation services
in the first sector, the offer being under a prearranged pricing schedule providing reductions
in the price of the information as fees increase for intermediation services provided for
transactions in the first sector.

189. (new) The method of claim 187, wherein:
the predetermined pricing schedule provides that transaction fees paid by a party for
intermediation of transactions in the second sector are to be credited against access by the
party to research information describing the financial products.

190. (new) The method of claim 187, wherein the financial products are loans or
lines of credit to consumers.

191. (new) The method of claim 190, wherein the loans are home mortgages.

192. (new) The method of claim 190, wherein the loans are automobile loans.

193. (new) The method of claim 190, wherein the loans are personal loans.

194. (new) The method of claim 190, wherein the first sector is a retail origination market for the loans or lines of credit, and the second sector is a wholesale secondary market on which the loans or lines of credit are traded.

195. (new) The method of claim 190, further comprising the steps of:
obtaining from a loan applicant information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for retail origination of a loan; and
storing the obtained information in a database for future disclosure to other market participants.

196. (new) The method of claim 195, further comprising the steps of:
storing in the database loan applicants' information at the time of completion of a loan application, before the loan is closed between a loan applicant and a lender.

197. (new) The method of claim 195, further comprising the step of:
updating the database to reflect the terms of a loan closed between the loan applicant and a lender.

198. (new) The method of claim 194, further comprising the step of:
obtaining from a loan applicant information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for retail origination of a loan; and
matching the loan applicant's information against underwriting standards of a plurality of lenders

199. (new) The method of claim 198, further comprising the step of:
identifying to the loan applicant, from among those lenders having underwriting standards that the loan applicant meets, an indicium of the identity of the lender that has the best combination of low interest rate and fees.

200. (new) The method of claim 198, further comprising the step of:
identifying to the loan applicant, from among those lenders having underwriting standards satisfied by the loan applicant, a list of alternative lenders prioritized by low interest rate and fees.

201. (new) The method of claim 190, wherein:
the first sector is a wholesale secondary market for loans or lines of credit and the second sector is a retail origination market for loans or lines of credit.

202. (new) The method of claim 190, wherein the credits expire if not redeemed within a specified time period.

203. (new) The method of claim 202, wherein the time period is the close of a month following the month in which the credits are provided.

204. (new) The method of claim 203, wherein the time period is the close of the month immediately following the month in which the credits are provided.

205. (new) The method of claim 187, further comprising the steps of:
offering information for sale to market participants in the second sector, the information being information captured in the course of providing intermediation services in the first sector.

206. (new) The method of claim 205, further comprising the step of:
structuring a pricing schedule for the sale of the information wherein the credits are
applicable to reduce the cost of the information.

207. (new) The method of claim 187, further comprising the steps of:
offering information for sale to market participants in the first sector, the information
being information captured in the course of providing intermediation services in the second
sector.

208. (new) The method of claim 187, wherein the financial products are lines of
credit.

209. (new) The method of claim 187, wherein the financial products are commercial
loans.

210. (new) The method of claim 187, wherein the first market sector is an
origination market for the financial products and the second sector is a secondary market for
the financial products.

211. (new) The method of claim 210, wherein the first market sector is origination
of insurance, and the second sector is reinsurance of existing insurance.

212. (new) The method of claim 187, wherein the first market sector is a secondary
market for the financial products and the second sector is an origination market for the
financial products.

1 213. (new) A computer programmed to:
2 provide intermediation data processing functions in distinct first and second sectors of
3 a market for a class of financial products, the first and second sectors being origination and
4 secondary trading of products of the class among market participants;
5 record fees due for intermediation services in both sectors of the market to
6 participants in the market using the computer; and
7 according to a predetermined pricing schedule, record a portion of fees recorded for
8 intermediation of transactions in the first sector as credits for redemption against transaction
9 fees for transactions in the second sector.

214. (new) The computer of claim 213, wherein:
the predetermined pricing schedule provides for reduced pricing for access by a party
to research information describing the financial products, the price reduction based on
increased transaction volume achieved by the party over an agreed time period.

215. (new) The computer of claim 213, wherein the first market sector is an
origination market for the financial products and the second sector is a secondary market for
the financial products.

216. (new) The computer of claim 213, further comprising:
hardware and/or software designed to obtain information from applicants seeking the
financial products, the information relating to the qualifications of the applicants relative to
underwriting standards of a plurality of offerors, for retail origination of the financial
products, and to store the application information in a database; and
hardware and/or software designed to match the application information against
standards of a plurality of offerors.

217. The computer of claim 216, wherein the financial products are loans to or
lines of credit for consumers.

218. (new) The computer of claim 216, further comprising:
hardware and/or software designed to receive the application information essentially contemporaneously with the completion of applications for the financial products; and
an interface designed to make the database available to parties on a secondary market for the financial products.

219. (new) The computer of claim 216, further comprising:
hardware and/or software designed to match the application against underwriting standards of a plurality of offerors, and to identify to the applicant, from among those offerors having underwriting standards that the applicant meets, an indicium of the identity of the offeror that has the best combination of low price and best contractual terms.

220. (new) The computer of claim 213, wherein the credits expire if not redeemed within a specified time period.

221. (new) The computer of claim 213, further comprising:
hardware and/or software designed to receive information describing applications for financial products, and to update the database with information describing the applications essentially contemporaneously with the completion of the applications; and
an interface designed to make the database available to parties on a secondary market for the financial products according to the predetermined pricing schedule.

222. (new) The computer of claim 213, further comprising:
hardware and/or software designed to obtain information from an applicant for the financial product, the information relating to the qualifications of the applicant relative to offering underwriting standards of a plurality of offerors, for retail origination of a financial product; and

hardware and/or software designed to match the applicant's information against offering underwriting standards of a plurality of offerors, and to identify to the applicant, from among those offerors having offering underwriting standards that the applicant meets,

an indicium of the identity of the offeror that has the best combination of low interest rate and fees.

223. (new) The computer of claim 213, further comprising:
offering information for sale to market participants in the second sector, the information being information captured in the course of providing intermediation services in the first sector.

224. (new) The computer of claim 213, being further programmed to record a portion of the fees recorded for intermediation of transactions in the second market sector as credits for redemption against transaction fees for transactions in the second sector.

225. (new) A method for performance by a provider of intermediation services, comprising the steps of:
in a market for a class of financial products in which transactions occur in distinct first and second sectors, the first and second sectors being origination and secondary trading of products of the class among market participants, providing intermediation services for transactions in each of the two sectors; and
offering information for sale to parties conducting transactions in the second sector, the information being information captured in the course of providing intermediation services in the first sector, the offer being under a prearranged pricing schedule providing reductions in the price of the information as fees increase for intermediation services provided for transactions in the first sector.

226. (new) The method of claim 225, wherein:
the second sector is a secondary market for buying and selling of the financial products; and
a predetermined pricing schedule for intermediation services provides that transaction fees paid by a party for intermediation of transactions in the first sector are to be credited against fees payable by the party for intermediation of transactions in the second sector.

227. (new) The method of claim 225, wherein:

the first sector is an origination market, and the information is application information for the financial products obtained from applicants for matching against underwriting standards of a plurality of offerors of the financial products, the information being stored in a database.

228. (new) The method of claim 227, further comprising the step of:

essentially contemporaneously with the closing of each of a plurality of the financial products, updating the database with information describing the closed financial products.

229. (new) The method of claim 227, further comprising the step of:

essentially contemporaneously with the completion of applications for a plurality of the financial products, updating the database with information describing the applications.

230. (new) The method of claim 225, wherein the financial products are loans or lines of credit to consumers.

231. (new) The method of claim 230, wherein:

the information includes a lowest interest rate offered by any lender to a loan applicant meeting a profile specified by the party purchasing the information.

232. (new) The method of claim 230, wherein:

the information includes a volume of loan applications meeting a profile specified by the party purchasing the information.

233. (new) The method of claim 230, wherein:

the information includes a statistical characterization of loans closed, the loans meeting a profile specified by the party purchasing the information.

234. (new) The method of claim 230, wherein:

the information includes a statistical characterization of loan pools traded, the pools meeting a profile specified by the party purchasing the information.

235. (new) The method of claim 230, wherein the first sector is a retail origination sector for the loans or lines of credit, and the second sector is a wholesale secondary market for buying and selling of the loans or lines of credit.

236. (new) The method of claim 235, further comprising the steps of:

storing in the database loan applicants' information for loans not closed between a loan applicant and a lender.

237. (new) The method of claim 235, further comprising the step of:

obtaining from an applicant information relating to the qualifications of the applicant relative to underwriting standards of a lender for retail origination of a loan or line of credit; and

matching the applicant's information against underwriting standards of a plurality of lenders.

238. (new) The method of claim 237, further comprising the step of:

identifying to the loan applicant, from among those lenders having underwriting standards satisfied by the loan applicant, an indicium of the identity of the lender that has the best combination of low interest rate and fees and the best contractual terms.

239. (new) The method of claim 230, wherein:

the first sector is a wholesale secondary market for loans or lines of credit and the second sector is a retail origination market for loans or lines of credit.

240. (new) The method of claim 230, wherein the credits expire if not redeemed

within a specified time period.

1 241. (new) A computer programmed to:
2 provide intermediation data processing functions for transactions in a class of
3 financial products in distinct first and second sectors, the first and second sectors being
4 origination and secondary trading of products of the class among market participants; and
5 provide access to information to parties conducting transactions in the second sector
6 and to record charges for that access, the information being information captured in the
7 course of providing intermediation services in the first sector.

242. (new) The computer of claim 241, further comprising:

hardware and/or software designed to obtain information from an applicant for the
financial products, the information relating to the qualifications of the applicant relative to
underwriting standards of a plurality of offerors, for retail origination of a financial product;
and

hardware and/or software designed to match the applicant's information against
underwriting standards of a plurality of offerors, and to identify to the applicant, from among
those offerors having underwriting standards that the applicant meets, an indicium of the
identity of the offeror that has the best combination of low interest rate and fees.

243. (new) The computer of claim 241, being further programmed to:

record fees due for intermediation services in both sectors of the market to
participants in the market using the computer; and

according to a predetermined pricing schedule, to record a portion of fees recorded
for intermediation of transactions in the first market sector as credits for redemption against
transaction fees for transactions in the second sector.

244. (new) The computer of claim 241, being further programmed to:

record transaction fees for intermediation services provided to the parties, a
predetermined pricing schedule for the intermediation services providing that transaction fees
paid by a party for intermediation of transactions are to be credited against fees payable by
the party for intermediation of other transactions, and providing for reduced pricing for

access by a party to research information describing the financial products, the price reduction based on increased transaction volume achieved by the party over an agreed time period.

245. (new) The computer of claim 241, being further programmed:
to record fees due for intermediation services rendered in both sectors of the market to users of the computer; and
according to a predetermined pricing schedule, to record a portion of fees recorded for intermediation of transactions in the first sector as credits for redemption against transaction fees for transactions in the second sector.

246. (new) The computer of claim 241, wherein the financial products are loans to and/or lines of credit for consumers.

247. (new) The computer of claim 241, wherein a predetermined pricing schedule provides for a reduction in a price of the information offered for sale, the price reduction increasing as fees increase for intermediation services provided to a party purchasing the information for transactions in the first sector.

248. (new) The computer of claim 241, wherein:
the information includes a lowest interest rate offered by any lender to an applicant for the financial products meeting a profile specified by the party purchasing the information.

249. (new) The computer of claim 241, wherein:
the information includes a volume of loan applications meeting a profile specified by the party purchasing the information.

250. (new) The computer of claim 241, wherein:
the information includes a statistical characterization of closed financial products, the financial products meeting a profile specified by the party purchasing the information.

251. (new) The computer of claim 241, wherein:

the information includes a statistical characterization of traded pools of the financial products, the pools meeting a profile specified by the party purchasing the information.

1 252. (new) A method for performance by a provider of intermediation services,
2 comprising the steps of:

3 on a secondary market for buying and selling of loans to consumers and/or lines of
4 credit let to consumers, providing intermediation services for buying and selling of the loans
5 or lines of credit, a predetermined pricing schedule for intermediation services providing that
6 transaction fees paid by a party for intermediation of transactions are to be credited against
7 fees payable by the party for intermediation of other transactions, and providing for reduced
8 pricing for access by a party to research information describing the loans or lines of credit,
9 the price reduction based on increased transaction volume achieved by the party over an
10 agreed time period.

253. (new) The method of claim 252, further comprising the steps of:

during an application process for the loans or lines of credit, obtaining information describing solicitations made by a plurality of applicants for the loans or lines of credit and submitted for matching against underwriting standards of a plurality of offerors of the loans or lines of credit, and storing the solicitation information in a database for sale to the parties.

254. (new) The method of claim 252, further comprising the steps of:

obtaining information from a loan applicant, the information relating to the qualifications of the applicant relative to underwriting standards of a plurality of lenders, for retail origination of a financial product; and

matching the applicant's information against underwriting standards of a plurality of lenders, and identifying to the applicant, from among those lenders having underwriting standards that the applicant meets, an indicium of the identity of the lender that has the best combination of low interest rate and fees and best contractual terms.

255. (new) The method of claim 252, wherein:

the research information includes a lowest interest rate offered by any lender to a loan applicant meeting a profile specified by the market participant purchasing the research information.

256. (new) The method of claim 252, wherein:

the research information includes a volume of loan solicitations meeting a profile specified by the market participant purchasing the research information.

257. (new) The method of claim 252, wherein:

the research information includes a statistical characterization of loans or lines of credit closed, the loans or lines of credit meeting a profile specified by the market participant purchasing the research information.

258. (new) The method of claim 252, wherein:

the research information includes a statistical characterization of loan pools traded, the pools meeting a profile specified by the market participant purchasing the research information.

259. (new) The method of claim 252, wherein:

the schedule provides for credits for transaction fees paid by a market participant for retail origination of the loans or lines of credit, wherein the credits may be redeemed to offset transaction fees payable by the market participant for wholesale secondary buying and selling of the loans or lines of credit.

260. (new) The method of claim 252, further comprising the steps of:

obtaining from a loan applicant information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for retail origination of a loan; and
storing the obtained information in a database for future sale to other market participants.

261. (new) The method of claim 252, further comprising the steps of:
obtaining from a loan applicant information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for retail origination of a loan; and
matching the loan applicant's information against underwriting standards of a plurality of lenders.

262. (new) The method of claim 261, further comprising the step of:
identifying to the loan applicant, from among those lenders having underwriting standards satisfied by the loan applicant, an indicium of the identity of the lender that has the best combination of low interest rate and fees.

263. (new) The method of claim 252, wherein the credits expire if not redeemed within a specified time period.

264. (new) A method for performance by a provider of computer information services, comprising the steps of:
during an application process for financial products offered by a plurality of offerors, obtaining information describing solicitations made by a plurality of applicants for the financial products and submitted for matching against underwriting standards of the offerors, and storing the solicitation information in a database;
essentially contemporaneously with the closing of each of a plurality of the financial products, updating the database with information describing the closed financial products;
and
making the database available to parties on a secondary market for the financial products.

265. (new) The method of claim 264, further comprising the step of:
matching the applicants' information against underwriting standards of the plurality of offerors.

266. (new) The method of claim 265, further comprising the step of:
identifying to the applicants, from among those offerors having underwriting standards that the respective applicants meet, an indicium of the identity of the respective offerors that have the best combination of low interest rate and fees and best contractual terms.

267. (new) The method of claim 264, further comprising the step of:
in a market for the financial products in which transactions occur among market participants in distinct first and second sectors, providing intermediation services for transactions in each of the two sectors;

a predetermined pricing schedule for the intermediation services providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector.

268. (new) The method of claim 264, further comprising the steps of:
offering to parties in a market for financial products real-time or near real-time access to statistics reflecting transactions in the financial products.

269. (new) The method of claim 264, further comprising the step of:
matching the applicants' information against underwriting standards of a plurality of lenders.

270. (new) The method of claim 269, further comprising the step of:
identifying to the applicants, from among those lenders having underwriting standards satisfied by the applicant, an indicium of the identity of the respective lender that has the best combination of low interest rate and fees for each applicant.

271. (new) The method of claim 264, further comprising the step of:
providing intermediation services for buying and selling the financial products in the secondary market for the financial products; and

structuring a pricing schedule to provide credits for transaction fees paid by a lender for obtaining the solicitation information for redemption against fees payable by the lender for intermediation of transactions in the secondary market.

272. (new) The method of claim 271, wherein the credits expire if not redeemed within a specified time period.

273. (new) The method of claim 264, further comprising the steps of:
offering access to the information to parties on the secondary market under a prearranged pricing schedule providing reductions in the price of the information as fees increase for provision of origination services for the financial products.

274. (new) The method of claim 264, wherein the financial products are loans to consumers.

275. (new) The method of claim 274, wherein the loans are mortgages.

276. (new) The method of claim 264, wherein the financial products are automobile loans.

277. (new) The method of claim 264, wherein the financial products are lines of credit.

278. (new) The method of claim 264, wherein the financial products are business loans.

279. (new) The method of claim 264, further comprising the step of:
matching each applicant's information against underwriting standards of a plurality of lenders, and identifying to the applicant, from among those lenders having underwriting

standards satisfied by the applicant, an indicium of the identity of the lender that has the best combination of low interest rate and fees.

280. (new) The method of claim 279, further comprising the step of:

identifying to the applicant, from among those lenders having underwriting standards satisfied by the applicant, a list of alternative lenders prioritized by low interest rate and fees and best contractual terms.

281. (new) The method of claim 264, wherein the first market sector is origination of insurance, and the second sector is reinsurance of existing insurance.

282. (new) A computer, comprising:

hardware and/or software designed to obtain information describing solicitations for financial products from a plurality of applicants, and to store the solicitation information in a database;

hardware and/or software designed to match the solicitation information against underwriting standards of a plurality of lenders;

hardware and/or software designed to receive information describing closed financial products, and to update the database with information describing the closed financial products essentially contemporaneously with the closing of the closed financial products; and

an interface designed to make the database available to parties on a secondary market for the financial products.

283. (new) The computer of claim 282, further comprising:

offering the solicitation information for sale to the parties in the secondary market, the offer being under a prearranged pricing schedule providing reductions in the price of the solicitation information as fees increase for intermediation services provided to the lenders.

284. (new) The computer of claim 282, further comprising:

hardware and/or software designed to host a secondary market for buying and selling of the financial products and to maintain a record of fees earned for intermediation of transactions on the secondary market, a predetermined pricing schedule for intermediation services providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation of other transactions, and providing for reduced pricing for access by a party to research information describing the loans, the price reduction based on increased transaction volume achieved by the party over an agreed time period.

285. (new) The computer of claim 282, further comprising:

hardware and/or software designed to provide reductions in price for access to the database by a party, the reductions increasing based on increased transaction volume achieved by the party over an agreed time period according to a predetermined pricing schedule.

286. (new) The computer of claim 285, further comprising:

hardware and/or software designed to credit transaction fees paid by a party for intermediation of transactions toward fees payable by the party for intermediation of other transactions according to a predetermined pricing schedule.

- 1 287. (new) A computerized method, comprising the steps of:
2 obtaining information from a loan applicant, the information relating to the
3 qualifications of the applicant relative to underwriting standards of a plurality of lenders, for
4 retail origination of a financial product;
5 receiving and storing underwriting standards from a plurality of lenders; and
6 by computer, automatically matching the applicant's information against
7 underwriting standards of a plurality of lenders, and identifying to the applicant, from among
8 those lenders having underwriting standards that the applicant meets, an indicium of the
9 identity of the lender that has the best combination of low interest rate and fees.

288. (new) The method of claim 287, further comprising the step of:

in a market for loans in which transactions occur among market participants in distinct first and second sectors, providing intermediation services for transactions in the loans in each of the two sectors;

a predetermined pricing schedule for the intermediation services providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector.

289. (new) The method of claim 287, further comprising the step of:

offering information for sale to parties buying and selling on a secondary market for buying and selling of financial products, the information being information captured in the course of providing intermediation services in the first sector, the offer being under a prearranged pricing schedule providing reductions in the price of the information as fees increase for intermediation services provided for transactions in the first sector.

290. (new) The method of claim 287, further comprising the steps of:

structuring a pricing schedule to provide credits for transaction fees paid by a lender for obtaining the solicitation information for redemption against fees payable by the lender for intermediation of transactions in the secondary market.

291. (new) The method of claim 287, wherein the credits expire if not redeemed within a specified time period.

292. (new) The method of claim 287, wherein the best combination is determined by comparing interest rates.

293. (new) The method of claim 287, wherein the identity of the lender best combination of interest rates and fees further factors in a consideration of other contractual terms.

1 294. (new) A computer, comprising:
2 hardware and/or software designed to obtain information from an applicant for a
3 financial product, the information relating to the qualifications of the applicant relative to
4 underwriting standards of a plurality of offerors, for retail origination of a financial product
5 a storage device storing underwriting standards of a plurality of offerors; and
6 hardware and/or software designed to match the applicant's information against the
7 offerors' underwriting standards, and to identify to the applicant, from among those offerors
8 having underwriting standards that the applicant meets, an indicium of the identity of the
9 offeror that has the best combination of contractual terms.

295. (new) The computer of claim 294, further comprising:
hardware and/or software designed to provide intermediation data processing functions
for buying and selling of the loans on a secondary market, a predetermined pricing schedule for
intermediation services providing that transaction fees paid by a party for intermediation of
transactions are to be credited against fees payable by the party for intermediation of other
transactions, and providing for reduced pricing for access by a party to research information
describing the loans, the price reduction based on increased transaction volume achieved by the
party over an agreed time period.

296. (new) The computer of claim 294, further comprising:
hardware and/or software designed to receive information describing closed financial
products, and to update the database with information describing the closed financial products
essentially contemporaneously with the closing of the closed financial products; and
an interface designed to make the database available to parties on a secondary market for
the financial products.

297. (new) The computer of claim 294:
wherein the financial product is a loan, and the contractual terms include interest rate,
fees, and other contractual terms.